

/ L

FIG. 1C

If the Group has > 100 employees and has no claim records in the system then data is entered off of the Employee Data Survey

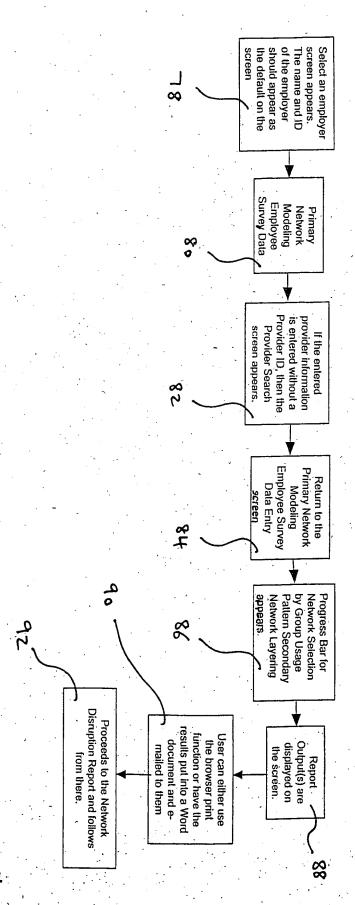


FIG. 2

Despite the number of employees and or whether there are claim records:

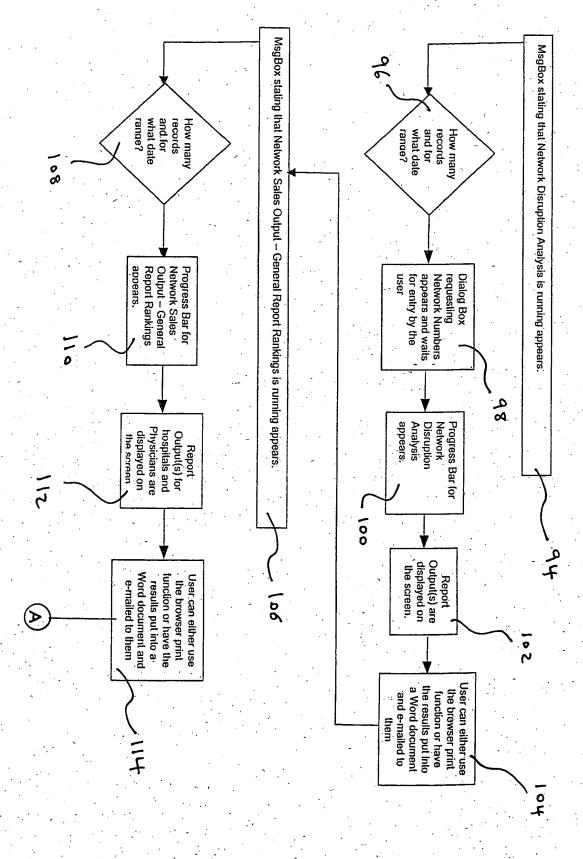


FIG. 3A

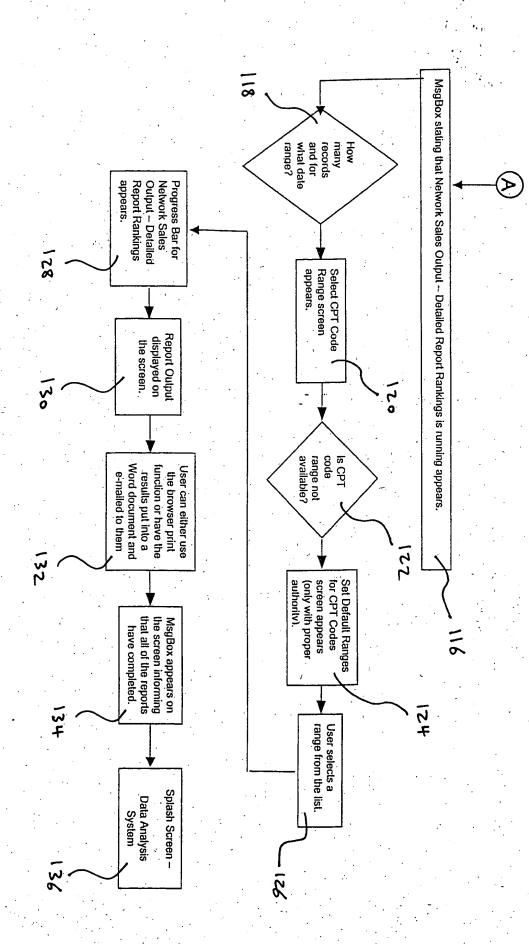
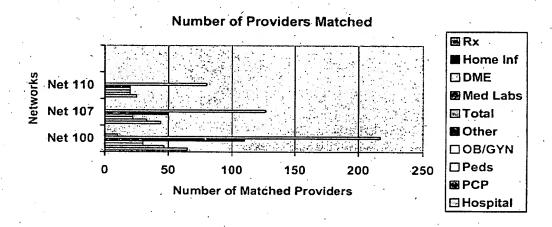


FIG. 3B

Report Output for:
Network Selection Output Report for the State of ****

Physicians										
Network	Hosp	PCP.	Peds	OB/GYN	Other	Total	Medical Labs	DME.	Home Infusion	Rx
100	. 65	47	30	30	110 -	21.7	10		•	
107	44 .	33	22	22	50	127				
110	25	20	20	20	20	80		······································		



<u>FIG. 4A</u>

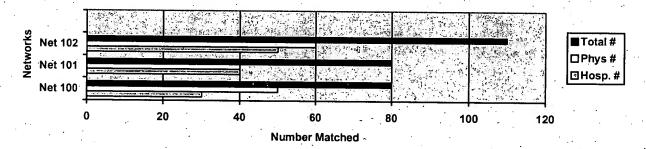
Report Output For:

Network Selection by Group Usage Patten – Groups of 100+ with Claim Records Output – Secondary Network Layering for the State of **** for Group ****

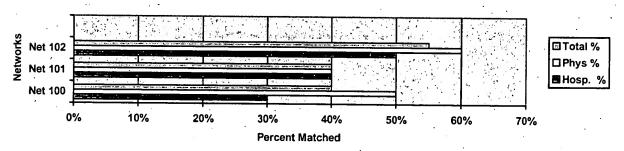
Number of Providers Matched

	Hospitals	Phys	icians	Total,		
Network -	# Matched % Matched	# Matched	% Matched	# Matched	10 () 10 () 10 () 10 () 10 () 10 ()	
100	30 * 30	50	50	80	40	
101	40 40	40	40		40	
102	50	60	60		-55%	

Amount Matched



Percent Matched

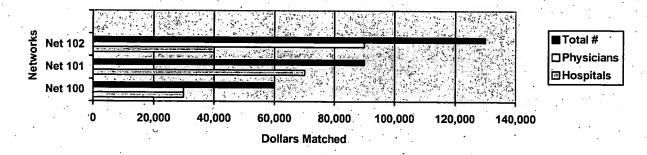


Report Output For:

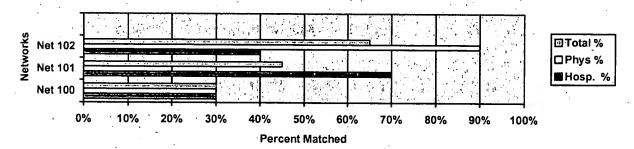
Network Selection by Group Usage Patten – Groups of 100+ with Claim Records Output – Secondary Network Layering for the State of **** Number of Dollars Matched

	Hospitals		Physicians	Total	
Network.	Dollars Matched	%	Dollars Matched %	Dollars Matched	%
100	\$ 30,000.00	30	\$ 30,000.00	\$ 60,000.00	30
101	\$ 70,000.00	70	\$ 20,000.00	\$ 90,000.00	45
102	\$ 40,000.00	40	\$ 90,000.00	\$ 130,000.00	65

Number of Dollars Matched



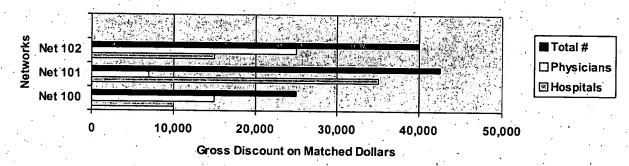
Percent of Dollars Matched



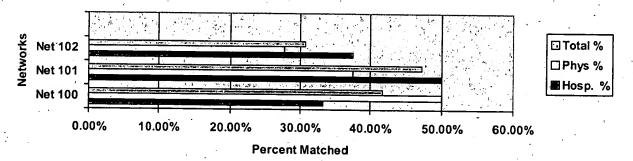
Report Output for:
Network Selection by Group Usage Patten – Groups of 100+ with Claim
Records Output – Secondary Network Layering for the State of ****
Gross Discount on Matched Dollars

xix 持续数	Hospitals	Total			
	Gross Discount	. %	Gross Discount % %	Gross Discount	%
100	\$ 10,000.00	33.33	\$ 15,000.00	\$ 25,000.00	· 41.67
101	\$ 35,000.00	50	\$ 7,000.00	\$ 42,500.00	47.22
102	\$ 15,000.00	37.5	\$ 25,000.00	\$ 40,000.00	30.77

Gross Discount on Matched Dollars



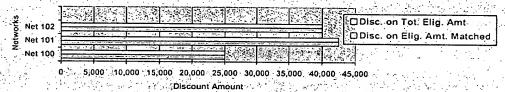
Percent Discount on Matched Dollars



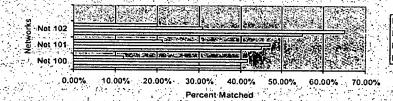
Report Output for: Network Selection by Group Usage Patten – Groups of 100+ with Claim Records Output – Secondary Network Layering for the State of **** Summary

	Network 11 14 19		% Eligible Amt	Discion EligiAi	mizi#= %Disc*Elig	Disc on Tot	% Disc Tot
- 1-	100				Amt Matched		Elig Amt
<u> </u> ~	101年(李紹子)		45: L	424500 000 \$65	47/22/47	\$ 42,500.00	21.25
ď	102,00 300 600	.55 S	√65,	1,40!000:00	企图 30177年 克莱·克	\$ 40,000.00	20

Summary



Percent Summary:



☐ % Disc. Tot. Elig. Amt. ☐ % Disc. Elig Amt Matched ☐ % Elig. Amt. Matched ☐ % Provider Matched

FIG. 4E

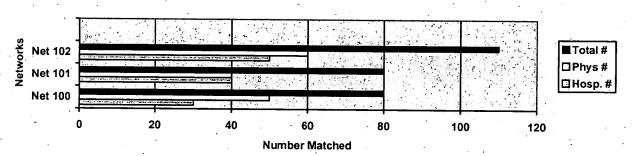
Report Output for:

Network Selection by Group Usage Patten – Groups of 100+ with Claim Records Output – Primary Network Selection in the State of **** for Group ****

Number of Providers Matched

Hospitals			Phys	sicians	Total		
Network	# Matched	% Matched	# Matched	% Matched	# Matched	% Matched	
100	30	30	50	50	80.	40	
101	40	40.	40	40	80	40	
102	50	50	60	60	110	55	

Amount Matched



Percent Matched

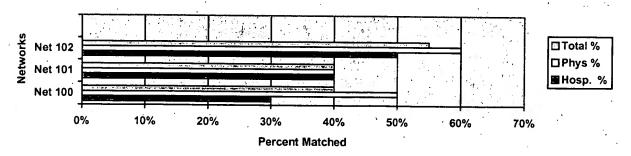


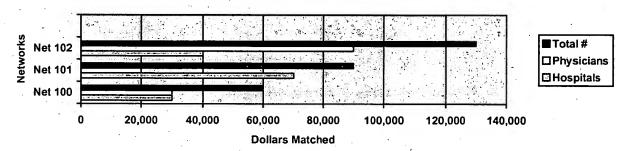
FIG. 4F

Report Output for:

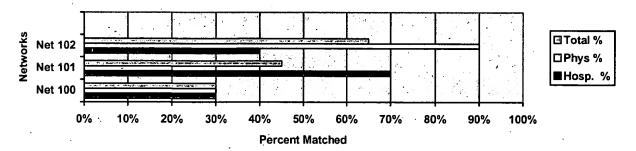
Network Selection by Group Usage Patten – Groups of 100+ with Claim Records Output – Primary Network Selection for the State of **** Primary Network Discounts

	Hospitals	-	Physicians	Total	
Network	Dollars Matched	%	Dollars Matched %	Dollars Matched	1%
100	\$ 30,000.00	30	\$ 30,000.00	\$ 60,000.00	30
101	\$ 70,000.00	70	\$ 20,000.00	\$ 90,000.00	45
102	\$ 40,000.00	40	\$ 90,000.00	\$ 130,000.00	65

Number of Dollars Matched



Percent of Dollars Matched ..



Report Output for:

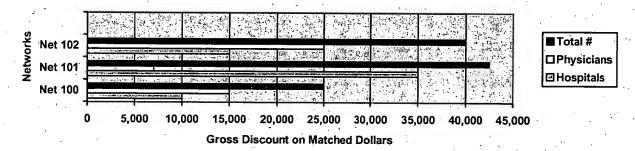
Network Selection by Group Usage Patten – Groups of 100+ with Claim

Records Output – Primary Network Selection for the State of ****

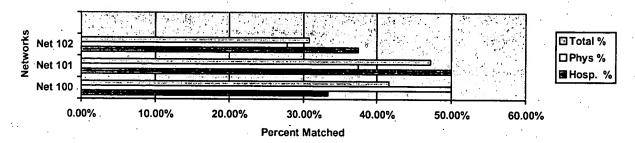
Gross Discount on Matched Dollars

A MARCHAN	Hospital	3	Physicians	Total	
Network	Gross Discount	%	Gross Discount %	Gross Discount	%
100	\$ 10,000.00	33.33	\$ 15,000.00	\$ 25,000.00	41.67
101	\$ 35,000.00	50 -	\$ 7,000.00 37.5	\$ 42,500.00	47.22
102	\$ 15,000.00	37.5	\$ 25,000.00	\$ 40,000.00	30.77

Gross Discount on Matched Dollars



Percent Discount on Matched Dollars



Report Output for:

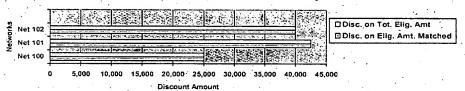
Network Selection by Group Usage Patten – Groups of 100+ with Claim

Records Output – Primary Network Selection for the State of ****

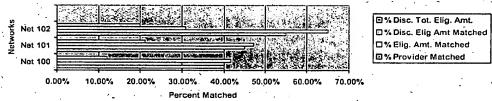
Summary

Network	% Prov		% El	igible An	ıt	Discion EligiAmt / / Disc Elig Amt	Disc on Tot	% Disc Tot
Sal constant	Matched	- '	Matc	hed	•]	Matched Secrete Matched	Elig Amt	Elig Amt
100 🖟 💉	40		30			\$-25,000.006	\$ 25,000.00	12
10h 102	40		45	1		42500000	\$ 42,500:00	21.25
102	§ 55		65			40(000:00	\$ 40,000.00	20

Summary



Percent Summary



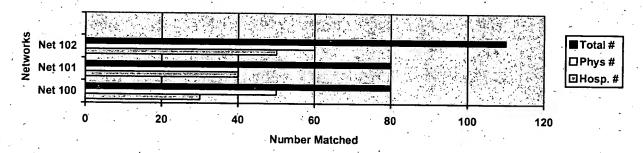
<u>FIG. 41</u>

Report Output for:

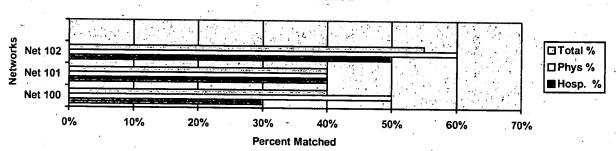
Network Selection by Group Usage Patten – Groups of 100+ with Claim Records Output – Secondary Network Layering (Based on Primary Network Selection) for the State of **** for Group **** Number of Providers Matched

	Hospitals	Phys	icians	Total		
Network	# Matched % Matched	# Matched	% Matched		% Matched	
100	30	50	50		40	
101	40	40	40		40	
102	50 - 50	60	60	110		

Amount Matched



Percent Matched

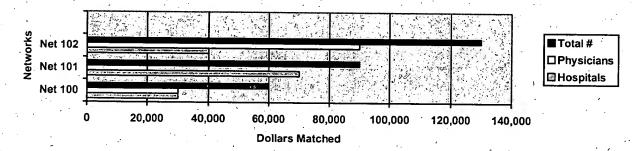


Report Output for:

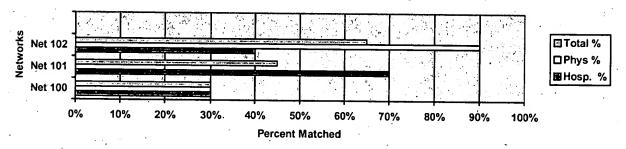
Network Selection by Group Usage Patten – Groups of 100+ with Claim Records Output – Secondary Network Layering (Based on Primary Network Selection) for the State of **** Primary Network Discounts

	Hospitals		Physicians	Total	
Network	Dollars Matched	%	Dollars Matched %	Dollars Matched	%
* 100 🐪 🔑 .	\$ 30,000.00	30	\$ 30,000.00	\$ 60,000.00	30
101	\$ 70,000.00	70	\$ 20,000.00 20	\$ 90,000.00	45
102	\$ 40,000.00	40	\$ 90,000.00 90	\$ 130,000.00	65

Number of Dollars Matched



Percent of Dollars Matched

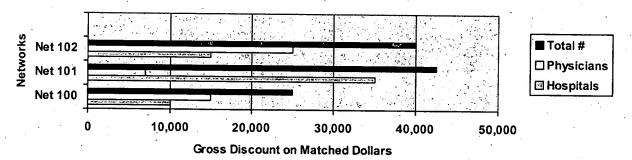


Report Output for:

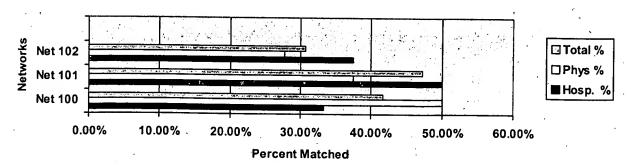
Network Selection by Group Usage Patten – Groups of 100+ with Claim Records Output – Secondary Network Layering (Based on Primary Network Selection) for the State of **** Gross Discount on Matched Dollars

	Hospital	ls	Physicians		Total	
Network	Gross Discount	%	Gross Discount	%	Gross Discount	%
100	\$ 10,000.00	33.33	\$ 15,000.00	50	\$ 25,000.00	41.67
101	\$ 35,000.00	50	\$ 7,000.00	37.5	\$ 42,500.00	47.22
102	\$ 15,000.00	37.5	\$ 25,000.00	27.78	\$ 40,000.00	30.77

Gross Discount on Matched Dollars



Percent Discount on Matched Dollars

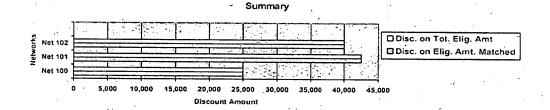


Report Output for:

Network Selection by Group Usage Patten – Groups of 100+ with Claim
Records Output – Secondary Network Layering (Based on Primary
Network Selection) for the State of ****

Summary

Network	% Prov	% Eligible Amt	Disc on Elig Amt % Disc Elig	Disc on Tot	% Disc Tot
	Matched	Matched	Matched Amt Matched	Elig Amt	Elig Amt
100	40	30	\$ 25,000.00	\$ 25,000.00	12 -
101	40	45	42,500.00 47.22	\$ 42,500.00	21.25
102	55 .	· 65	40.000.00 30.77	\$ 40,000.00	20 -



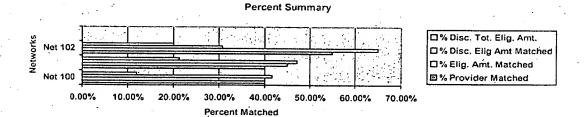
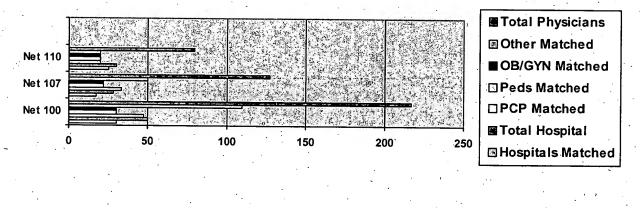
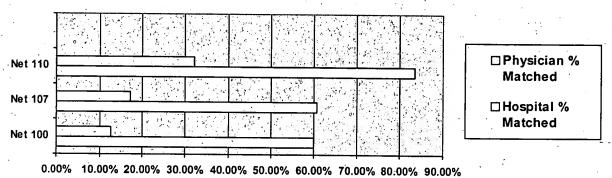


FIG. 4M

Report Output for:
Network Selection by Employee Survey – Groups of <100 Without
Claim Records Output Report for the State of ****
Primary Network Modeling for Group ****

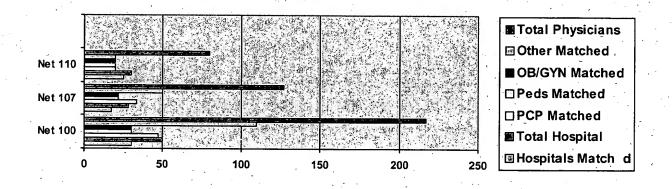
-		Physicians
Network	Hospitals	PCP Reds OB/G Other Total Total %
	Matched	The Part of the Pa
100	30	47. 30 - 30 - 110 2 217 12.25%
107	17	22 50 127 17%
110	25	20 20 32.20%

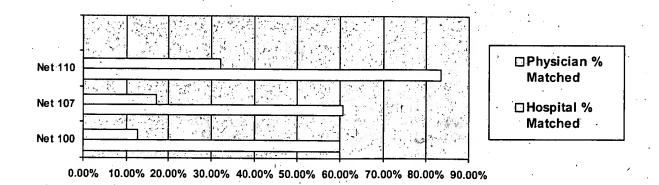


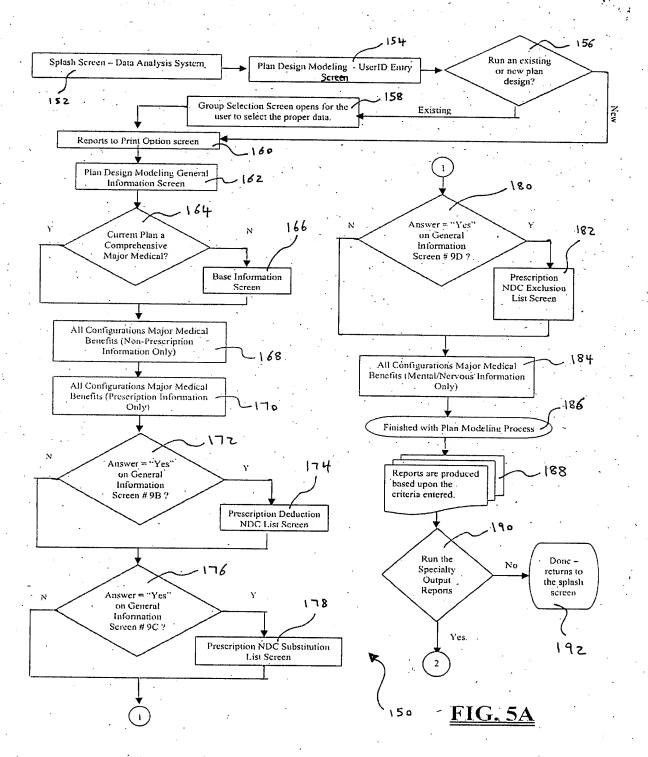


Report Output for:
Network Selection by Employee Survey – Groups of <100 Without
Claim Records Output Secondary Network Modeling (Based on
Primary Network Selection) for Network **** in the State of ****

111				Physicians
Network	Hospitals	Hospital	Total %	PCP Peds OB/G Other Total Total%
	Matched	Totals	Matched	YN
100	30	. 50	60 %	47 30 30 110 217 12.25%
107	17	28	60.72%	33 22 22 50 127 17%
110	25	30	83.33%	20 20 32:20%







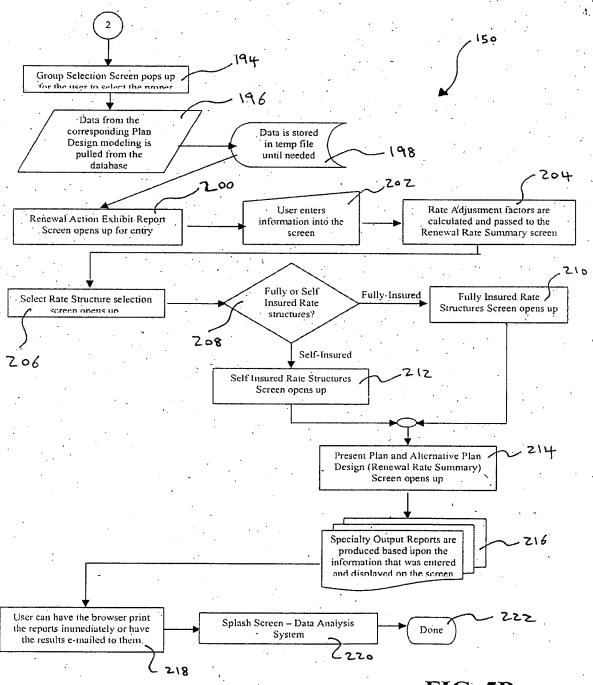


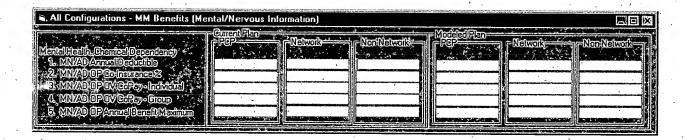
FIG. 5B

. General Information				
Network	r Current Plan	Dat	e From: 05/01/1999	To: 05/31/1999
1. Plan Configuration	C Base + MM	⊙ CMM	Modeled Plan C Base + MM	©) CMM
Deductible Buckets Za. Deductible Integrațion Flow	C Integrated L Upward	Non-Integrated □ Downward □ Downwa	☐ Upward	⊙ Non-Integrated ☐ Downward
Co-Insurance Buckets Co-Insurance Integration Flow	● Integrated	○ Non-Integrated	⊙ Integrated	C Non-Integrated ☑ Downward
4. CoPay Accumulates To	▼ Deductible	Co-insurance	▼ Deductible	Co-insurance
5. MN/AD Max IP/Year	30 Days	\$ 30,500.00	120 Days	\$ 60,000.00
6. MN/AD OP Benefits /Year 6a. Applies to Deductible 6b. Applies to Co-Insurance Expense Limit 7. Septimes to Co-Insurance Expense Limit 7. Septimes to Co-Insurance Expense Limit 7. Septimes to Co-Insurance Expense Limit 8. Septimes	30 Visits/Year © Yes C Yes	\$ 100,000,00 C No © No	90 Visits/Year C Yes • Yes	\$ 150,000.00 • No
7. Emergency Benefits / Year 7a. Applies to Deductible 7b. Applies to Co-Insurance Expense Limit	12 Visits/Year	\$ 10.000.00 © No	12 Visits/Year • Yes	\$ 10,000.00 : O No
8. Chiropractic Benefits Year 8a. Applies to Deductible 8b. Applies to Co-Insurance Expense Limit	Visits/Year C Yes	C No	Visits/Year O Yes C Yes	C No
Prescription Drugs Type of Prescription Plan If Both, Deductible applies to Separate List Prescription NDC Substitution List Prescription NDC Exclusion List	✓ MM Benefit ○ Yes • Yes C Yes	Prescription Plan No. No.		Prescription Plan No. No. No. No.

, Base Information ·			and the second second second second second	The state of the s	manufacture and a second of the second	I-10
Fill in the Base in Claims to this scr	surance.Amounts een. All other cla	for each Colum ims are to be ap	n. Apply in-patien oplied to the "All C	onligurations MM E	enefits Screen".	
	Current Plan Networl	A. 1916 T. C.		Modeled Plan Network		
. Hospitel R & B		Network —	Non-Network	PCP	Network.	Non-Network –
1a. Max Daily Benefits						5.84
1b. Max Benefits Period	i i					
ICU L'CCU R'LB		20			2 (a company)	Sandar as a statute
2a. Max Daily Benefits						
2b. Max Benefits Period						Carrett and a
External Care Facility			PROCESSES.	1	the states a same	المستورير مينية" المراكز (المراكزة)
3a. Max Daily Benefits						
3b.: Max Benefits Period						
Maximum Misc. IP Hospital Expenses		3.3				
	1	Same and the same of the same				Control Constraints
Maximum Surgical Expense				4.3		
Maximum Assistant Surgeon						
Maximum Misc. OP Hospital Expenses						
		, in statistic const.	The state of			Comment of Care in the

1. Deductible 2. Family Deductible 3a. In-Hospital Deductible 3b. Max. In-Hosp Deduct Per Yr per Ferson 3c. Max. In-Hosp Deduct Per Yr per Family 4a. In-Hospital CoPay Per Day 4b. Max In-Hosp CoPay/Days per Yr//Family 5. Co-Insurance % 6. Max.Ind.Co-Insurance Expense Level	rent Plan	Network	NonNetwork	PCP	Network	Non-Nétwork
3a. In-Hospital Deductible 3b. Max. In-Hosp Deduct Per Yr, per Person 3c. Max. In-Hosp Deduct Per Yr per Family 4a. In-Hospital CoPay Per Day 4b. Max In-Hosp CoPay/Days per Yr/ Person 4c. Max In-Hosp CoPay/Days per Xr/Family 5. Co-insurance % 6. Max. Ind. Co-insurance Expense Level						
4a. In-Hospital CoPay Per Day. 4b. Max In-Hosp CoPay/Days per Yr/ Person 4c. Max In-Hosp CoPay/Days per Yr/Family. 5. Co-Insurance % 6. Max Ind. Co-Insurance Expense Level						
4c. Max In-Hosp CoPay/Days:pej Yr/Family 5. Co-Insurance % 6. Max:Ind: Co-Insurance Expense Level						
6. Max Ind. Co insurance Expense Level			1,-]	[
7. Max. Family Co-Insurance Expense Level			30			
8. MD OV % 9. MD OV CoPay		7733			3.192	
Routine Care C State Manidated None Other						
0. Ann Physical Exam % 1. Ann Physical Exam CoPay 2. Ann Physical Exam Max						
3. S.A. Benefit Max 4. Emergency - ER Colinsurance %	200					and provide the second
5. Emergency - ER/Ded/CoPay 6. *Routine - ER/Co-Insurance % 7. Routine - ER/Ded/CoPay						
8. DME Co-Insurance %						
9. Chiropractic Colinsurance % 0. Chiropractic CoPáy 1. Chiropractic Benefit Maximum					1	

The state of the s	The state of the s	
🖦 All Configurations - MM		
	Current Plan Modeled Plan	
1. Prescription Drug Plan	Deductible Max Benefit Deductible Max Benefit	100
1a. Annual per Person	The state of the s	
1b. Annual per Family	THE THE PARTY AND THE PARTY AN	157:308
1c. Colinsurance %		
		1.0
2. Retail Drug Card	Generic F.Gen Brand F.Brand Pref F.Brid NonNet Generic F.Gen Brand F.Brand Pref F.Brid	NonNet
. 2a. Colinsurance %		
2b. CoPay 2c. Administration Fee		
2d. Dispensing Fee		
2e. Discount % [AWP/MAC]		
3. Mail Dider Service.		
3a Colinsurance 2		
3b CoPay		
3c. Administration Fee		1
3d. Dispensing Fee		
3e. Discount 2 (AWP/MAC)		
THE STATE OF THE S		



Renewal Action Exhibit					er extinguis	y y y y y y y y y y y y y y y y y y y	E 08
Group: ABC CORPORATION	<u> </u>	o girlindi Siri		Experience Per			05/01/1998
	- Medical	Dental	Vision	r STD	LTD	Life	Total
Paid Claims	\$3,531,507	\$164,447	\$0	\$0	\$0	*** \$0	\$3,695,954
Adi (+/-) Proj from Network Changes	\$0	\$0	\$0	Z: ::\$0	\$0	\$0	\$0
Adj. (+/-) Proj. from Benefit Changes	\$0	- \$0	\$0	\$0	₹0	\$0°\$0	\$0
Adj. (+/-) from Reserve Changes	\$178,694	\$3,289	\$0	\$0	\$0	\$0	\$181,983
Discretionary Und Adi (+/-)	\$0	\$0	\$0	\$0	∴ \$ 0	\$0	02 30
	75 THE 1	1 300		100	The Salar		
Incurred Claims	\$3,710,201	\$167,736	\$0	<u> </u>	1 1943001 \$0	\$0	\$3,877,937
Standard Claims	\$3,710,201	\$167,736	\$0	\$0	\$0	\$0	\$3,877;937
Experience Credibility Factor	100.00%	100.00%	000.00%	000.00%	000.00%	000.00%	100:00%
Credible Incurred Claims	\$3,710,201	\$167,736	\$0	\$0	\$0	\$0	\$3,877,937
Trend Factor			4.0				
Monthly Trend	1.20%	1.00%	000.00%	000.00%	200,002	000 00%	000:00%
Months of Trend	13	13	00	.00	00	3 (% * C 00	4 - 2 - 2 00
Applicable Trend Factor	15.6%	13.0%	000.00%	⇒ 000.00%	000.00%	000.00%	. 15/49%
Projected Incurred Claims	\$4,288,992	\$189,542	· \$0	\$0	\$0	\$0	\$4:478,629
Retention	\$445,463	\$18,045	\$0	\$0	\$0	10 2 (0.44)	\$463,508
	السبب		30	30		30)	\$463,308
Projected Premium Needed	\$4,734,445	\$207,587	<u> </u>	\$0	\$0	\$0	\$4,942,137
Premium at Current Rates	\$4,636,547	\$166,173	\$0	\$0	\$0	\$0	\$4,802.720
	S (*)		,				
Rate Adjustment Factor	. 102.11%	124.92%	000.00%	000.00%	000.00%	-000.00%	102.90%

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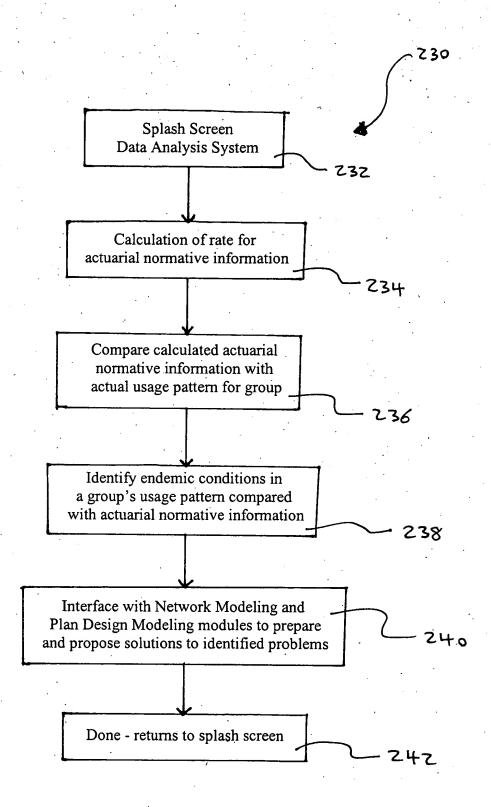


FIG. 7